

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: JUN YU	§	Case No. 14-bk-17928
JENYI YU	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/03/2014.
- 2) The plan was confirmed on 08/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/09/2019.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$60,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$53,836.38.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 75,180.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 75,180.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,283.71	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,283.71</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ALBERT J SCARAFONE JR ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SVCS	Uns	1,008.00	1,008.14	1,008.14	706.79	0.00
LEVEL FINANCIAL LLC	Uns	0.00	1,310.00	0.00	0.00	0.00
CHASE BANK	Sec	28,787.00	21,106.79	24,043.99	20,849.24	0.00
CAPITAL ONE BANK	Uns	16,293.00	16,293.41	16,293.41	11,423.05	0.00
TRANSWORLD SYSTEMS INC	Uns	0.00	466.22	466.22	326.86	0.00
TRANSWORLD SYSTEMS INC	Uns	0.00	357.11	357.11	250.37	0.00
INTERNAL REVENUE SERVICE	Pri	7,500.00	7,505.49	7,318.81	7,318.81	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	7,505.49	186.68	130.88	0.00
M&T BANK	Sec	397,755.18	397,891.66	3,477.54	3,477.54	0.00
QUANTUM3 GROUP	Uns	0.00	548.70	548.70	384.68	0.00
LEVEL FINANCIAL LLC	Uns	0.00	1,437.87	0.00	0.00	0.00
CAPITAL ONE	Uns	16,293.00	720.87	720.87	505.39	0.00
CREDIT FIRST	Uns	0.00	1,767.88	1,767.88	1,239.43	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	944.95	944.95	662.49	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	5,762.86	5,762.86	4,040.25	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,628.52	1,628.52	1,141.73	0.00
BANK OF AMERICA	Uns	11,057.00	11,057.12	11,057.12	7,751.97	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLS FARGO	Uns	0.00	494.75	494.75	346.86	0.00
AMERICAN EXPRESS	Uns	12,628.27	12,628.27	12,628.27	8,853.48	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	192.92	192.92	135.25	0.00
BILL ME LATER, INC. AS SERVICER	Uns	0.00	500.97	500.97	351.22	0.00
BLOOMNGDALES	Uns	379.00	NA	NA	0.00	0.00
CICITICARDS CBNA	Uns	20,175.00	NA	NA	0.00	0.00
COMMENITY BANK	Uns	491.00	NA	NA	0.00	0.00
FIRESTEONE	Uns	1,767.88	NA	NA	0.00	0.00
GECRB/GAP	Uns	192.00	NA	NA	0.00	0.00
GECRB/TOYS Y R US	Uns	5,762.00	NA	NA	0.00	0.00
GECRB/TJX CO DC	Uns	1,628.00	NA	NA	0.00	0.00
KOHL'S CAPITAL ONE	Uns	673.00	NA	NA	0.00	0.00
MACY DSNB	Uns	362.00	NA	NA	0.00	0.00
MOBILOANS	Uns	2,310.00	NA	NA	0.00	0.00
PAYPAL PLUS CREDIT CARD	Uns	2,310.00	NA	NA	0.00	0.00
PAYPAL PLUS CREDIT CARD	Uns	533.83	NA	NA	0.00	0.00
SYNCB./LENSCRAFTERS	Uns	944.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,477.54	\$ 3,477.54	\$ 0.00
Debt Secured by Vehicle	\$ 24,043.99	\$ 20,849.24	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 27,521.53	\$ 24,326.78	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 7,318.81	\$ 7,318.81	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 7,318.81	\$ 7,318.81	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 54,559.37	\$ 38,250.70	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,283.71	
Disbursements to Creditors	\$ 69,896.29	
<b>TOTAL DISBURSEMENTS:</b>		\$ 75,180.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/15/2020

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.